

Information to identify the case:

Debtor 1	<u>Mario Novorodsky</u>		Social Security number or ITIN xxx-xx-8120
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN ----
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-18010-CMG</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mario Novorodsky

12/18/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Mario Novorodsky
 Debtor

Case No. 17-18010-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db +Mario Novorodsky, 5 Debbie Ct., Manalapan Township, NJ 07726-2767
 516780473 +A1A Plumbing, 1720 Ginessi Dr., Freehold, NJ 07728-8851
 516780438 +Alliance One, 6565 Kimball Dr., Suite 200, Gig Harbor, WA 98335-1206
 516780439 +Araiz Malci, 1225 Inwood Terrace, Fort Lee, NJ 07024-1721
 516780440 +Audit Bureau, PO Box 1269, Columbus, OH 43216-1269
 516780443 +Cap1/L&T, Po Box 30253, Salt Lake City, UT 84130-0253
 516780445 +Celtic Bank/Contfinco, 121 Continental Dr Ste 1, Newark, DE 19713-4325
 516780446 +Central Jersey Pools, 4235 Route 9 North, Freehold, NJ 07728-8348
 516780462 +Dr. Eric Garfinkel, 459 Highway 79, Morganville, NJ 07751-9700
 516780470 +Ed's Landscaping Inc., 50 Federal Rd., Monroe Township, NJ 08831-8018
 516780448 +First Credit Services, Inc., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
 516780449 #+First National Collection Bureau, 610 Waltham Way, Sparks, NV. 89434-6695
 516780450 +Gordons Corner Water Company, 27 Vanderburg Rd., Marlboro, NJ 07746-1418
 516780471 +Guardian Tree & Turf, Inc., PO Box 583, Farmingdale, NJ 07727-0583
 516780451 +JCP&L, PO Box 3887, Akron, OH 44314-0887
 516780467 +Law Office of Dean R. Maglione, c/o Stuart Davidoff, Robert Treat Center, 50 Park Place, Suite 1400, Newark, NJ 07102-4310
 516780463 +Law Offices of Edward S. Rosen, c/o LG Diamond Corp., One Parker Plaza, Fort Lee, NJ 07024-2920
 516780453 +Law Offices of Mitchell N. Kay, PC, 7 Penn Plaza, New York, NY 10001-3967
 516780468 +Maneri & Maroules, LLC, c/o W. Lecil Henderson II, 30 Two Bridges Rd., Suite 260, Fairfield, NJ 07004-1551
 516780466 +NJ EZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
 516780455 +NJ Natural Gas Co., PO Box 11743, Newark, NJ 07101-4743
 516780472 +NJR Home Services, 1415 Wyckoff Rd., PO Box 1468, Wall, NJ 07719-1468
 516780469 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 516780456 +Pinnacle LLC/Resurgent, Po Box 10497, Greenville, SC 29603-0497
 516780457 +Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
 516780458 +Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980
 516780459 +SLS, 8742 Lucent Blvd., Ste 300, Highlands Ranch, CO 80129-2386
 516780460 +Surge, PO Box 8099, Newark, DE 19714-8099
 516780465 +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
 516780461 +Western Monmouth Utilities Authority, 103 Penson Rd., Manalapan, NJ 07726-8498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 18 2017 22:55:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 18 2017 22:55:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516780437 +EDI: AFNIRECOVERY.COM Dec 18 2017 22:38:00 Afni, Inc., 404 Brock Dr., PO Box 3517, Bloomington, IL 61702-3517
 516780441 EDI: CAPITALONE.COM Dec 18 2017 22:38:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 516780444 +EDI: CCS.COM Dec 18 2017 22:38:00 CCS, PO Box 55126, Boston, MA 02205-5126
 516780442 +EDI: CAPITALONE.COM Dec 18 2017 22:38:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 516780447 +EDI: RCSFNBMARIN.COM Dec 18 2017 22:38:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
 516780452 EDI: JEFFERSONCAP.COM Dec 18 2017 22:38:00 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
 516780454 +EDI: RESURGENT.COM Dec 18 2017 22:38:00 LVNV Funding LLC, Po Box 10497, Greenville, SC 29603-0497
 516780464 +EDI: RMCB.COM Dec 18 2017 22:38:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516780436 ##+ACB Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

Catherine E. Youngman on behalf of Trustee Catherine E. Youngman cyoungman@foxrothschild.com,
NJ54@ecfcbis.com; cbrown@formanlaw.com; cyoungman@formanlaw.com
Catherine E. Youngman cyoungman@foxrothschild.com,
NJ54@ecfcbis.com; cbrown@formanlaw.com; cyoungman@formanlaw.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National trust Company, as Trustee for
FFMLT Trust 2006-FF3, Mortgage Pass-Through Certificates, Series 2006-FF3
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Lawrence Friscia on behalf of Debtor Mario Novorodsky lawrence.friscia@friscialaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5